

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A system for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising:

a user interface and ~~at least one of~~ the following financial services industry systems:

an interactive bill presentment and payment system accessible through the user interface;

a merchant payment processing system administered by the financial institution;

a credit and debit system administered by the financial institution; and

a home-banking system;

and a processor for receiving data from the user interface and translating the data into a form usable by at least one of the interactive bill presentment and payment system; the merchant payment processing system; the multi-function financial services system and/or the credit and debit system;

wherein the user interface comprises a television.

2. (Original) The system of claim 1 wherein the user interface further comprises a control unit having an input device.

3. (Original) The system of claim 1 wherein the television is a cable television and the system further comprises a cable television combiner for providing television services to the television.
4. (Original) The system of claim 1 wherein the processor is located at the site of the television.
5. (Original) The system of claim 1 wherein the processor is located at a financial services institution server site.
6. (Original) The system of claim 1 wherein the processor is part of a server maintained by a financial services institution.
7. (Original) The system of claim 3 wherein the processor is part of a server maintained by a cable television provider.
8. (Original) The system of claim 1 further comprising a merchant site.
9. (Currently amended) A method for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising:
 - | providing a user interface that allows a user to access ~~and at least one of~~ the following financial services industry systems:
 - | an interactive bill presentment and payment system accessible through the user interface;

a merchant payment processing system administered by the financial institution;
a credit and debit system administered by the financial institution; and
a home-banking system;
providing a processor for receiving data from the user interface and translating the data
into a form usable by at least one of the interactive bill presentment and payment system; the
merchant payment processing system; the multi-function financial services system and/or the
credit and debit system;
wherein the user interface comprises a television.

10. (Original) The method of claim 9 wherein the method further comprises providing cable
television service to the user.

11. (New) The system of claim 1, further comprising a wireless communication link between the
user interface and at least one of the financial services industry systems so as to wirelessly
transfer data from the user interface to the at least one financial services industry system.

12. (New) The system of claim 11, wherein the wireless communication link comprises a
cellular phone.

13. (New) The method of claim 9, further comprising:

providing wireless data transfer from the user interface to the at least one financial
services industry system.

14. (New) The method of claim 13, wherein the providing wireless data transfer comprises:
providing the wireless data transfer via a cellular phone.

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